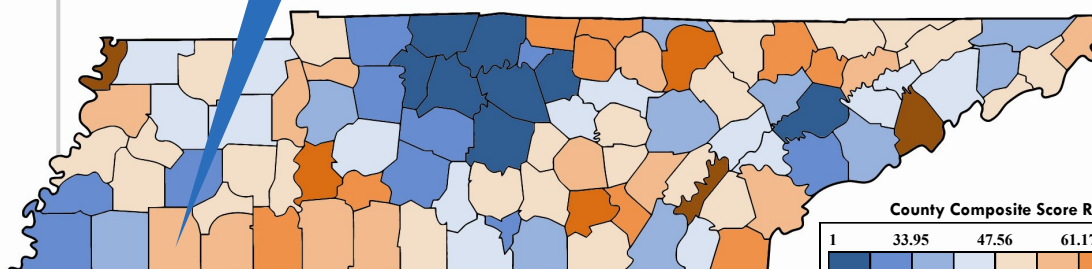


The Status of Women in Tennessee Counties

SNAPSHOT: HARDEMAN COUNTY

2012



County Composite Score Ranges



Ranges defined as 0.5 standard deviations from the mean score of 47.56.

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Population (2010): **27,253**Pop. Density: **42/square mile**Seat of Government: **Bolivar**Largest City: **Bolivar**

COUNTY	RANK	INDICATOR SCORES & RANKINGS	DATA	RANK
Decatur	67	Employment and Earnings Composite	58.80	74 ▼
Wayne	68	Median Annual Earnings for Full Time Employed Females*	\$26,879	58 ▼
Monroe	69	Wage Gap (Female Earnings as a Percentage of Male Earnings)	79.07%	29 ▼
Benton	70	Female Labor Force Participation Rate (Ages 20-64)	65.6%	48 ▲
Warren	71	Female Unemployment Rate (Ages 20-64)	11.5%	80 ▼
Bledsoe	72	Percent of Management Occupations Held by Women	28.0%	79 ▼
Lawrence	73	Economic Autonomy Composite	55.86	68 ▲
Dyer	74	Women-owned Businesses Percent of Total	26.8%	23 ▲
Overton	75	Percent of Females with 4-Year Degree or More (Age 25+)	12.2%	59 ▲
Hardeman	76	Percent of Females with High School Diploma or Equivalent (Age 25+)	76.4%	62 ▼
McNairy	77	Female High School Dropout Rate	0.67%	80 ▼
Grainger	78	Percent of Women Uninsured (65 and under)	15.6%	42 ▼
Houston	79	Percent of Females Below Poverty Level	23.0%	72 ▲
Johnson	80	Percent of Female-Headed Households with Children in Poverty*	47.4%	52 ▲
Clay	81	Rate of Pregnancy for Girls Age 15-19 per 1000*	42	57 ▲
Polk	82	County Overview: While academic, financial and workforce rates have generally been positive in Hardeman County, most have seen slower growth than that found in other Tennessee counties and have dropped in relative rankings. Hardeman has improved in several rankings, however, such as workforce participation, women-owned businesses and degree attainment. Local women have also seen slower deterioration in health insurance coverage and living standards, though each of these remain similar or worse than their corollary statewide figures.		
Hardin	83			
Lewis	84			
Jackson	85			

Down from 73rd

Note: all figures are based on estimates formed from sample data and are subject to sample error and rounding.

* The American Community Survey (ACS) is an annual demographic survey of the U.S. It provides the detailed demographic, economic and housing data that was once supplied by the Decennial Census Long Form. The ACS has a smaller sample so combines several years' data to produce multi-year estimates. Due to the small sample size there is an increased margin of error in many less populated counties for this indicator.

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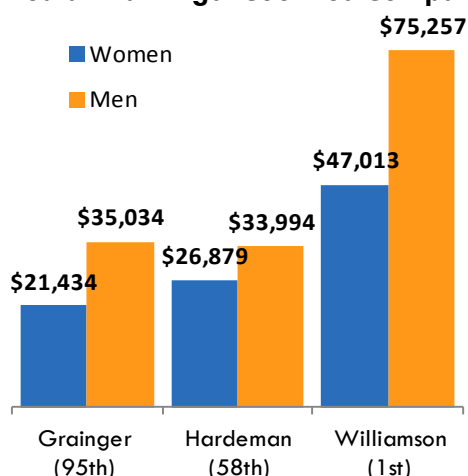
‡ Estimates are too unreliable or not available to be included in composite calculations. Any figure shown is an estimate for the reader's benefit only.

The Status of Women in: Hardeman County

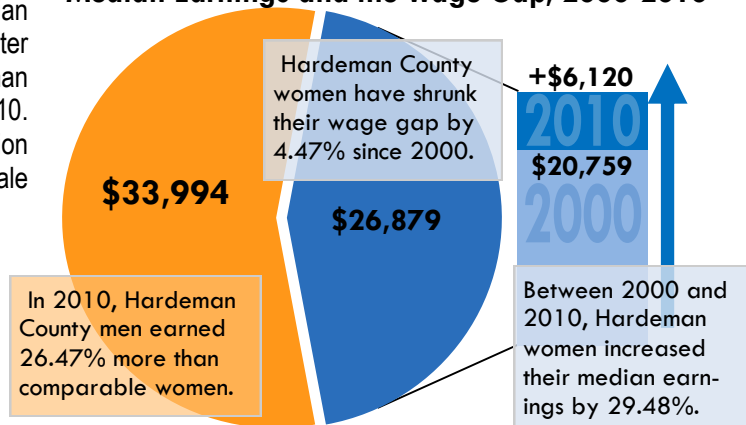
▼ Earnings

Hardeman County women have experienced a moderate increase of 29.48 percent in median income since 2000. When compared to the faster growth of many other counties, women in Hardeman dropped from 56th to 58th between 2000 and 2010. However, the rate of the increase surpassed inflation slightly, and was significantly faster than local male incomes, which only grew 22 percent.

Median Earnings: Counties Compared



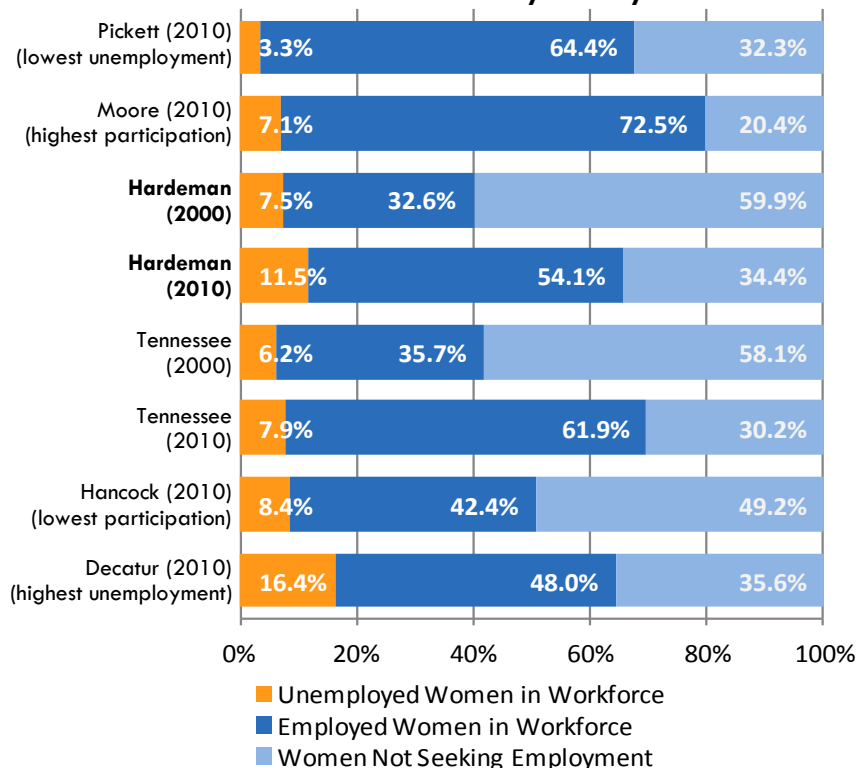
Median Earnings and the Wage Gap, 2000-2010



Largely because men in Hardeman County lagged behind many of their peers in income gains, women in the county shortened the wage gap between genders by 4.47 percent. Even after this gain, women continue to earn only 79.07 percent of what their male counterparts receive, and Hardeman County dropped two spots to 29th in this measure. Despite the drop in relative rank, this figure does exceed the state rate of 77 percent. In real terms, this disparity amounts to over \$7,000 fewer dollars earned each year by women in Hardeman.

◆ Employment

Workforce Access for Women By County and Year

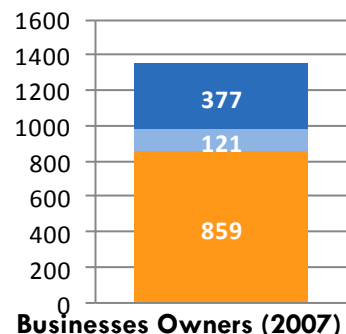


Unemployment among women in Hardeman County has risen 4 percent since 2000 and dropped in statewide rankings from 75th to 80th in 2010. At a high rate of 11.5 percent, local women are 3.6 percent more likely to be unemployed than the average Tennessee woman. Women with children under the age of six are even more likely to be searching, at an estimated rate of 21.1 percent, while 8.3 percent of men in the county are jobless.

It is likely that Hardeman's increase in unemployment was partially caused by an influx of women into the local labor pool. Since 2000, the number of women employed or searching for work in the county has increased by nearly two-thirds and risen in statewide rankings from 70th to 48th. Interestingly, after this increase, women overall are 16.2 percent more likely to participate in the workforce than men, yet still 4.9 percent less likely than women with children.

The Status of Women in: Hardeman County

■ Female Owned ■ Joint-Owned
■ Male Owned



Managerial positions held by women in Hardeman County have stayed level at 28 percent since 2000. Because most counties in the state grew in this category, Hardeman fell significantly, from 36th to 79th, and now trails the statewide estimate by eight percent.

Business ownership, however, increased by 2.4 percent as a portion of total businesses, and Hardeman gained ground in this indicator's rankings, rising nine spots, to 23rd, between 2000 and 2007.

When considering jointly owned firms as well, women still have a stake in only 36.7 percent.

Women At Work

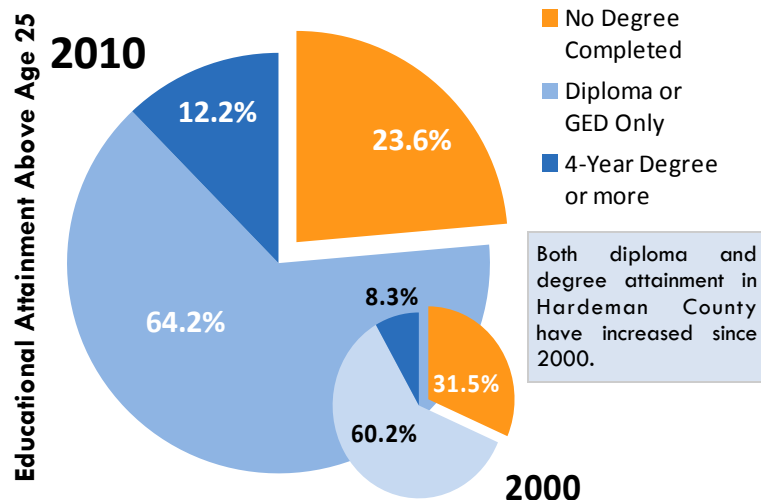
Business Management

The incidence of women managers in Hardeman County stayed level around 28% between 2000 and 2010.

Business Ownership

However, the percentage of women business owners in the county increased from 24.4% to 26.8% between 2000 and 2007.

Education



Degree attainment among Hardeman County women increased between 2000 and 2010, and 12.2 percent of local women age 25 and older now hold a bachelor degree or higher.

The number of women with diplomas also increased, though at a slower rate, from 68.5 percent to 76.4 percent. This growth fell behind statewide trends, resulting in a drop from 51st statewide to 62nd.

Dropout rates in Hardeman County have also underperformed statewide trends, dropping one spot to 80th with a rate of 0.67 percent, and comparing somewhat poorly to the state rate of 0.61 percent.

Living

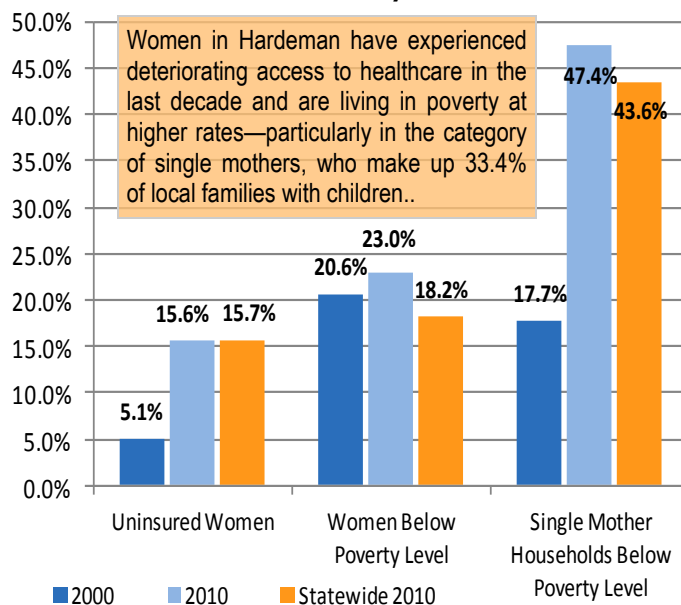
Since 2000, women in Hardeman County have seen a decrease in health care access as well as an increase in poverty.

Regarding health insurance, Hardeman matched state figures, with nearly one in six women in the county uninsured in 2010. Increasing by 10.5 percent, this population of women more than tripled in ten years, causing Hardeman to drop in this indicator, from 16th to 42nd.

Women in Hardeman are roughly five percent more likely to live in poverty than Tennessee women overall. Hardeman's ranking in this category improved from 80th in the state to 72nd—despite being among the largest in Tennessee—due to low relative growth in the rate since 2000.

Single women in Hardeman have also experienced slightly less dramatic growth in poverty, and have improved in rankings, from 93rd to 52nd, but are much worse off than they were in 2000. These women are nearly three times as likely to live in poverty in 2010 as they were in 2000, and are more than twice as likely to do so as the average woman in Tennessee.

Health and Poverty Indicators for Women: Hardeman County, 2000-2010



About the Council and this Report

The **Status of Women in Tennessee Counties** report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percent of management occupations held by women.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of women with any kind of health insurance, percentage of women living in poverty and percentage of single female-headed households living in poverty, the female high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

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Visit the Economic Council on Women at www.tennesseewomen.org

SOURCES	
Employment and Earnings	
Median Annual Earnings for Full Time Employed Females	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics' *
Wage Gap (Female Earnings as Percent of Male Earnings)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics'
Female Labor Force Participation Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Female Unemployment Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Percent of Management Occupations Held by Women	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Occupation by Sex and Median Earnings in the Past 12 Months for Full-Time, Year-Round Civilian Employed Population, 16 year and older'
Economic Autonomy	
Women-Owned Businesses Percent of Total	U.S. Census Bureau, 2007 Survey of Business Owners 'Statistics for All U.S. Firms by Industry, Gender, Ethnicity, and Race...' † ‡
Percent of Females with 4-Yr Degree or More (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Percent of Females with High School Diploma (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Female High School Dropout Rate	Tennessee Department of Education, 2011-2012 School Year
Percent of Women Uninsured (65 or under)	U.S. Census Bureau, Small Area Health Insurance Estimates
Percent of Women Below Poverty Level	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months'
Percent of Female-headed Households with Children in Poverty	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months of Families' *
Rate of Pregnancy for Girls 15-19 (per 1000)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Fertility' *

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